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Attorney for Debtors

**UNITED STATES BANKRUPTCY COURT**  
**EASTERN DISTRICT OF CALIFORNIA**  
**Sacramento Division**

In the Matter of

MICHAEL P. CORTEZ )  
ANTOINETTE A. CORTEZ )

Debtors )

Case No. 17-24500-B-13J

Chapter 13

Docket Control No. MET-1

**DECLARATION OF DEBTORS**  
**IN SUPPORT OF**  
**OBJECTION TO CLAIM**

Date: January 9, 2018

Time: 1:00 P.M.

Courtroom: 32, 6<sup>th</sup> Floor

Judge: Christopher D. Jaime

We, Michael and Antoinette Cortez, declare as follows:

1. Personal Knowledge.

We have personal knowledge of the facts contained in this Declaration, and, if called upon, could testify to the facts contained herein.

2. Status.

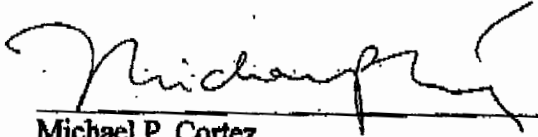
1 We are the debtors herein who filed case number 17-24500-B-13J on July 8,  
2 2017.

3 3. Objection to Claim of Navy Federal Credit Union.


4 Creditor Navy Federal Credit Union filed a claim in our case, based on a  
5 mortgage deficiency balance on a loan we took out on a rental property we used to  
6 own. We took out the loan in January 2007 as a HELOC on property located at 283  
7 Miravista Way, Vallejo, California 94589. We stopped making payments to both the  
8 first mortgage lender as well as Navy Federal Credit Union on that property,  
9 sometime in the early part of 2011. We received a Notice of Trustee's Sale in  
10 December 2011, and the date of the foreclosure sale was December 27, 2011, as  
11 shown on the attached Notice. To our knowledge, the property was, in fact sold.

12 We declare under penalty of perjury that the foregoing statements are true and  
13 correct.

14 Dated: 11/24/17

15   
Michael P. Cortez

16  
17 Dated: 11/24/17

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Antoinette A. Cortez  
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